

1 1. (Amended) A method of approving a money limit of check cashing
2 for a time period during which a check writer may cash checks up to the limit, the
3 check writer one of a plurality of check writers, the method comprising:
4 storing historical check writing information for the plurality of check
5 writers;
6 receiving identification information to access respective check writing
7 information of the check writer;
8 processing the respective check writing information to determine a
9 score for the check writer presenting a check based on the respective check writing
10 information;
11 classifying the check writer in a pre-determined category based on the
12 score; and
13 determining the money limit over the time period during which the
14 check writer may cash checks up to the money limit based on the category in which
15 the check writer is classified.

1 2. (Amended) The method of claim 1 further comprising:
2 declining approval of the check writer to cash checks for the time
3 period if the check writer is classified in one category; and
4 approving the check writer to cash checks for the limit over the time
5 period if the check writer is classified in another category.

1 5. (Amended) The method of claim 1 further comprising:
2 storing the determined money limit and a remaining limit for the time
3 period, the remaining limit being equal to the determined money limit minus the
4 amount of cashed checks by the check writer during the time period;
5 determining whether the check writer has any outstanding returned
6 checks; and

7 declining the check writer if the check writer has any outstanding
8 returned checks.

1 6. (Amended) The method of claim 5 further comprising:
2 receiving a transaction amount if the received identification information
3 is within a predetermined time, the transaction amount being an amount for check
4 cashing;
5 comparing the transaction amount with the remaining limit;
6 determining whether the remaining limit is zero, if the transaction
7 amount is greater than the remaining limit;
8 declining the check writer, if the remaining limit is zero; and
9 approving the check writer with the remaining limit, if the remaining
10 limit is not zero or if the transaction amount is less than or equal to the remaining
11 limit.

1 9. (New) A method of check cashing comprising:
2 for each time period in a plurality of time periods, establishing a cash
3 limit for a check writer;
4 receiving a request to cash a check written for a specified amount and
5 written by the check writer;
6 determining a total amount of cash from check writer checks cashed
7 during an immediately preceding time equal to the time period; and
8 approving the request if the total amount of cash from check writer
9 checks cashed plus the specified amount is less than the cash limit.